



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
-----------------	-------------	----------------------	---------------------	------------------

10/783,478

02/20/2004

Gail E. McGiffin

10022/349

2126

28164 7590 04/30/2008
ACCENTURE CHICAGO 28164
BRINKS HOFER GILSON & LIONE
P O BOX 10395
CHICAGO, IL 60610

EXAMINER

AGWUMEZIE, CHARLES C

ART UNIT

PAPER NUMBER

3621

MAIL DATE

DELIVERY MODE

04/30/2008

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/783,478	Applicant(s) MCGIFFIN ET AL.	
	Examiner CHARLES C. AGWUMEZIE	Art Unit 3621	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 31 January 2008.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-12, 14, 16-27 and 29-31 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-12, 14, 16-27, and 29-31 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>see continuation</u> . | 6) <input type="checkbox"/> Other: _____ |

03/07/05; 02/06/07 and 03/10/08

DETAILED ACTION

Acknowledgments

1. Applicants' amendment filed on January 31, 2008 is acknowledged. Accordingly claims 1-12, 14, 16-27, and 29-31 remain pending.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. **Claims 1-2, 4-6, 8-12, 20, and 25-26**, are rejected under 35 U.S.C. 103(a) as being unpatentable over Dimitrios et al U.S. Patent No. 5,659,723 in view of Bosco et al U.S. Patent No. 5,191,522.

4. As per **claim 1 and 20**, Dimitrios et al discloses a computer-readable memory having stored thereon a data structure, the data structure being based on a relational data model and comprising:

(i) an account entity class for establishing multiple account data objects comprising:

a first account data object comprises a first account ID (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; ...account entity...); and

a second account data object that comprises a second account ID different than the first account ID (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; ..account entity...)

(ii) a customer entity class for establishing multiple customer data objects, including:

a first customer data object that comprises a first customer ID (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; ..customer entity...); and

a second customer data object that comprises a second customer ID, the first customer ID and the second customer ID being different (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; ...account entity...);

(iii) an account involvement entity class for establishing account involvements comprising:

a first account involvement that establishes a first relationship between the first customer data objects and a first account data objects (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; .. one or two entities involved in a relationship...);

a second account involvement that establishes a second relationship between the first customer data objects and a second account data objects (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; .. one or two entities involved in a relationship...);

a third account involvement that establishes a third relationship between the first customer data object and the first account data object, the third relationship being different from the first relationship (figs. 1 and 2; col. 6, lines 45-60); and

a fourth account involvement that establishes a fourth relationship between the second customer data object and the second account data object, wherein the account involvements establish relationships between first account data objects and the customer data objects and between the second account data object and the customer data objects and between the second account data object and the customer data object(figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; .. one or two entities involved in a relationship...).

5. What Dimitrios et al does not explicitly disclose:

(iv) an account role entity class for establishing an account role entity that defines:

a first account role for the first customer data object with respect to first account ID;

a second account role for the first customer data object with respect to the second account ID, the second account role different from the first account role, for establishing multiple different roles for a customer identified by the first customer ID with respect to multiple different accounts identified by the first account ID and the second account ID;

a third a third account role for the first customer data object with respect to the first account ID, the third account role different from the first account role, for establishing multiple different roles for the customer identified by the first customer ID with respect to the account ID identified by the first account ID; and

a fourth account role for the second customer data object, for establishing multiple different customer IDs, the first customer ID and the second customer ID, with different roles with respect to the second account ID,

wherein the account entity class, the customer entity class, the account involvement entity class, the account involvements, and the account role entity class are established to form multiple concise account level decision relationships used to construct multiple concise account level decision queries used to perform account level decision analysis;

(v) an offering entity class for establishing multiple offering data objects;

(vi) an offering involvement entity class establishing a relationship between at least one of the customer data objects and one of the offering data objects., wherein the offering entity, class comprises a program entity class, wherein the program entity class establishes relationships between multiple service data objects and multiple product data objects; and

(b) logic operable to execute the multiple concise account level decision queries to obtain multiple concise account level decision query results used to perform account level decision analysis.

6. Bosco et al discloses

(iv) an account role entity class for establishing an account role entity that defines:

a first account role for the first customer data object with respect to first account ID (figs. 5-6, insured role; col. 10, lines 35-50, which discloses an insured person's role on a specific case);

a second account role for the first customer data object with respect to the second account ID, the second account role different from the first account role, for establishing multiple different roles for a customer identified by the first customer ID with respect to multiple different accounts identified by the first account ID and the second account ID (col. 10, lines 35-50, which discloses that the same person may be insured on a single case both as a participant and as a dependent);

a third account role for the first customer data object with respect to the first account ID, the third account role different from the first account role, for establishing multiple different roles for the customer identified by the first customer ID with respect to the account ID identified by the first account ID (col. 10, lines 35-50, which discloses that the same person may be insured on a single case both as a participant and as a dependent); and

a fourth account role for the second customer data object, for establishing multiple different customer IDs, the first customer ID and the second customer ID, with different roles with respect to the second account ID (col. 10, lines 35-50, which discloses that the same person may be insured on a single case both as a participant and as a dependent),

wherein the account entity class, the customer entity class, the account involvement entity class, the account involvements, and the account role entity class are

established to form multiple concise account level decision relationships used to construct multiple concise account level decision queries used to perform account level decision analysis (see fig. 2, which discloses entity relationship model; col. 2, lines 50-65, which discloses that the relationships between entities are also identified and documented in the table format and entered into entity-to-entity relationship tables; col. 3, lines 5-15, which discloses that the entities and relationships are then analyzed so as to produce a second level model);

(v) an offering entity class for establishing multiple offering data objects (col. 20, lines 45-60, which discloses medical, Life, Dental, long term care, disability income, AD&D);

(vi) an offering involvement entity class establishing a relationship between at least one of the customer data objects and one of the offering data objects (col. 20, lines 45-60; col. 20, lines 60-67, which discloses that each product sold is defined),

wherein the offering entity, class comprises a program entity class, wherein the program entity class establishes relationships between multiple service data objects and multiple product data objects (col. 20, lines 45-60); and

(b) logic operable to execute the multiple concise account level decision queries to obtain multiple concise account level decision query results used to perform account level decision analysis (col. 3, lines 5-15, which discloses that the entities and relationships are then analyzed so as to produce a second level model).

7. Accordingly it would have been obvious to one of ordinary skill in the art at time of applicants' invention to modify the method of Dimitrios et al and incorporate the

Art Unit: 3621

method as described above in view of the teachings of Bosco et al since the claimed invention is merely a combination of old and known elements and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable.

8. As per **claim 2**, Dimitrios et al further discloses the computer-readable memory, wherein the account entity class includes an account entity for storing the plurality of account data objects (col. 3, lines 5-15; ...account entity...).

9. As per **claim 4**, Dimitrios et al further discloses the computer-readable memory, wherein the account entity class further includes an account group entity for establishing a relationship among two or more of the plurality of account data objects (col. 3, lines 5-15).

10. As per **claims 3, and 7**, Dimitrios et al failed to explicitly disclose the computer-readable memory, wherein the account entity includes an account entity ID attribute as a primary key.

Bosco et al discloses the data structure, wherein the account entity includes an account entity ID attribute as a primary key (see fig. 10, primary key).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the data

structure, wherein the account entity includes an account entity ID attribute as a primary key as taught by Bosco et al, in order to identify the account.

11. As per **claim 5**, Dimitrios et al failed to explicitly disclose the computer-readable memory, wherein the account group entity includes an account ID attribute defined as a foreign key.

Bosco et al discloses the data structure, wherein the account group entity includes an account ID attribute defined as a foreign key (see figs. 10; ...foreign key...). Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the data structure, wherein the account group entity includes an account ID attribute defined as a foreign key in view of the teachings of Bosco et al, in order to identify the account.

12. As per **claim 6**, Dimitrios et al further discloses the computer-readable memory, wherein the customer entity class includes a customer entity (col. 3, lines 5-15; ...customer entity...).

13. As per **claim 8**, Dimitrios et al further discloses the computer-readable memory, wherein the customer entity class includes a customer involvement entity class, which stores a customer involvement that establish one or more relationships among at least two of the plurality of customer data objects (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; .. one or two entities involved in a relationship...)

14. As per **claim 9**, Dimitrios et al further discloses the computer-readable memory, wherein the customer involvement entity class includes a customer involvement entity for storing the customer involvement (figs. 1 and 2; col. 6, lines 45-60; ..customer and account entity...; col. 3, lines 5-15; .. one or two entities involved in a relationship...).

15. As per **claim 10 and 12**, Dimitrios et al further discloses the computer-readable memory, wherein the customer involvement entity class includes a customer role entity that defines a customer role for at least one of the plurality of customer data objects.

Bosco et al discloses the computer-readable memory, wherein the customer involvement entity class includes a customer role entity that defines a customer role for at least one of the plurality of customer data objects (figs. 5-6, insured role; col. 10, lines 35-50, which discloses an insured person's role on a specific case).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the computer-readable memory, wherein the customer involvement entity class includes a customer role entity that defines a customer role for at least one of the plurality of customer data objects in view of the teachings of Bosco in order to identify the customer.

16. As per **claim 11**, Dimitrios et al further discloses the computer-readable memory, wherein the account involvement entity class includes an account involvement entity for

storing the account involvement (figs. 1 and 2; col. 6, lines 45-60; ..customer and account entity...; col. 3, lines 5-15; .. one or two entities involved in a relationship...).

17. As per **claim 13**, Dimitrios et al failed to explicitly disclose the computer-readable memory, further comprising:

an offering entity class for establishing multiple offering data objects; an offering involvement entity class establishing a relationship between at least one of the customer data objects and one of the plurality of offering data objects.

Bosco et al disclose the computer-readable memory, further comprising:

an offering entity class for establishing multiple offering data objects; an offering involvement entity class establishing a relationship between at least one of the customer data objects and one of the plurality of offering data objects (col. 20, lines 45-60, which discloses medical, Life, Dental, long term care, disability income, AD&D).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the computer-readable memory, an entity class establishing: multiple offering data objects; a third relationship between the customer data objects and the product data in view of the teachings of Bosco et al because it defines the service and products available through the system.

18. As per **claim 14**, Dimitrios et al failed to explicitly disclose the computer-readable memory, wherein the offering entity class includes a service entity class for storing a plurality of service data objects.

Bosco discloses the computer-readable wherein the offering entity class includes a service entity class for establishing multiple service data objects (col. 20, lines 45-60, which discloses medical, Life, Dental, long term care, disability income, AD&D).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the computer-readable memory, wherein the offering entity class includes a service entity class for storing a plurality of service data objects in view of the teachings of Bosco et al because it defines the service and products available through the system.

19. As per **claim 15-18**, Dimitrios et al failed to explicitly disclose the computer-readable memory, wherein the offering entity class comprises a program entity class, wherein the program entity class establishes relationships between multiple service data objects and multiple product data objects

Bosco et al further discloses the data structure, wherein the offering entity class comprises a program entity class, wherein the program entity class establishes relationships between multiple service data objects and multiple product data objects (fig. 8; col. 20, lines 45-60, which discloses medical, Life, Dental, long term care, disability income, AD&D).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the computer-readable memory, wherein the offering entity class comprises a program entity class, wherein the program entity class establishes relationships between multiple service data objects and multiple product data objects in view of the teachings of Bosco et al because it defines the service and products available through the system.

20. As per **claim 19**, Dimitrios et al failed to explicitly disclose the computer-readable memory further comprising:

a provider entity class for establishing multiple provider data objects, wherein at least one of the multiple provider data objects comprises a team comprising team members; and

a task entity class for establishing multiple task data objects, which may be related to one or more of the provider data objects

Bosco further discloses computer-readable memory further comprising:

a provider entity class for establishing multiple provider data objects (fig. 9, producer); and

a task entity class for establishing multiple task data objects, wherein at least one task data object comprises assignments related to the account data objects for the team members, and wherein at least one of the task data objects comprises assignments related to the customer data objects for the team members (col. 14, lines 1-10, which

discloses role types of producers including writing agent, general agent, third party agent).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the computer-readable memory, wherein a provider entity class for establishing multiple provider data objects; and a task entity class for establishing multiple task data objects, which may be related to one or more of the provider data objects in view of the teachings of Bosco et al because it defines the service and products available through the system.

21. As per **claim 22, and 23**, Dimitrios et al failed to explicitly disclose system, wherein the account entity class establishes:

the account ID as a primary key; and
an account group entity that defines the account ID as a foreign key, and
establishes a relationship among the account data objects.

Bosco et al discloses
the account ID as a primary key (see fig. 10, primary key); and
an account group entity that defines the account ID as a foreign key, and
establishes a relationship among the account data objects (see fig. 10, foreign key)

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the computer-readable memory, wherein the customer involvement entity class includes a

customer role entity that defines a customer role for at least one of the plurality of customer data objects in view of the teachings of Bosco in order to identify the account for quick access.

22. As per **claim 24**, Dimitrios et al failed to explicitly disclose the system, wherein the customer involvement entity defines a customer role for at least one of the customer data objects.

Bosco et al discloses the system, wherein the customer involvement entity defines a customer role for at least one of the customer data objects (col. 10, lines 35-50, which discloses that the same person may be insured on a single case both as a participant and as a dependent).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the the system, wherein the customer involvement entity defines a customer role for at least one of the customer data objects in view of the teachings of Bosco et al because allowing relationships to be defined across multiple accounts or linking account together.

23. As per **claim 25 and 26**, Dimitrios et al failed to explicitly disclose the system, further comprises:

(F) a first relationship between the customer data objects and the offering data objects.

a second relationship between the customer data objects and the service data objects

a third relationship between the customer data objects and the product data objects.

Bosco et al discloses

(E) an entity class establishing:

multiple offering data objects (col. 20, lines 45-60, which discloses medical, Life, Dental, long term care, disability income, AD&D);

multiple service data objects (col. 20, lines 45-60, which discloses medical, Life, Dental, long term care, disability income, AD&D);

multiple product data objects (col. 20, lines 45-60, which discloses medical, Life, Dental, long term care, disability income, AD&D); and

(F) a first relationship between the customer data objects and the offering data objects (see fig. 2).

a second relationship between the customer data objects and the service data objects (see fig. 2)

a third relationship between the customer data objects and the product data objects (see fig. 2, which discloses relationship table).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the system, an entity class establishing: multiple offering data objects; a third relationship between the customer data objects and the product data in view of the teachings of

Bosco et al because allowing relationships to be defined across multiple accounts or linking account together.

24. **Claims 21, and 27-31**, are rejected under 35 U.S.C. 103(a) as being unpatentable over Dimitrios et al U.S. Patent No. 5,659,723 and Bosco et al U.S. Patent No. 5,191,522 and further in view of Hele U.S. Patent Application Publication No. 2002/0111835 A1.

25. As per **claim 21**, Dimitrios et al discloses a method for storing account-related information comprising:

(a) providing an account entity class for establishing multiple account data objects, comprising:

a first account data object comprises a first account ID (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; ...account entity...); and

a second account data object comprises a second account ID different than the, first account 1D (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; ..account entity...);

(b) providing a customer entity class for establishing, multiple customer data objects, comprising:

a first customer data object comprises a first customer ID (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; ..customer entity...); and

a second customer data object comprises a second customer ID, the first

customer ID and the second customer ID being different (figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; ..customer entity...);

(c) providing an account involvement entity class for establishing multiple account involvements which establish relationships between the customer data objects and-account data objects(figs. 1 and 2; col. 6, lines 45-60; ..account id...; col. 3, lines 5-15; .. one or two entities involved in a relationship...).

26. What Dimitrios et al does not explicitly disclose is:

(d) providing an entity that defines multiple account roles, comprising:

a first account role for the first customer data object with respect to first account ID;

a second account role for the first customer data object with respect to the second account ID, the second account role different from the first account role, for establishing multiple different roles for a customer identified by the first customer ID with respect to multiple different accounts identified by the first account ID and the second account ID;

a third a third account role for the first customer data object with respect to the first account ID, the third account role different from the first account role, for establishing multiple different roles for the customer identified by the first customer ID with respect to the account ID identified by the first account ID; and

a fourth account role for the second customer data object, for establishing multiple different customer IDs, the first customer ID and the second customer ID, with different roles with respect to the second account ID,

(e) providing a first entity class for establishing:

multiple risk data objects;

multiple product data Objects; and

multiple service data objects;

(f) providing a second entity class for establishing:

relationships between the risk data objects, the account data objects the customer data objects, the product data objects and the service data objects;

(g) providing a program entity class that establishes relationships between the service data objects, the product data objects and the risk data objects, wherein the risk data objects define risk factors associated with addressing risks to customers and accounts, comprising risk factors addressed by products; and risk factors addressed by services

wherein the program entity class, account entity class, the customer entity class, the account involvement entity class, the account involvements, and the account role entity class are established to form multiple concise account level decision relationships used to construct multiple concise account level decision queries used to perform account level decision analysis; and

(g) executing the multiple concise account level decision queries.

27. Bosco et al discloses:

(iv) an account role entity class for establishing an account role entity that defines:

a first account role for the first customer data object with respect to first account ID (figs. 5-6, insured role; col. 10, lines 35-50, which discloses an insured person's role on a specific case);

a second account role for the first customer data object with respect to the second account ID, the second account role different from the first account role, for establishing multiple different roles for a customer identified by the first customer ID with respect to multiple different accounts identified by the first account ID and the second account ID (col. 10, lines 35-50, which discloses that the same person may be insured on a single case both as a participant and as a dependent);

a third a third account role for the first customer data object with respect to the first account ID, the third account role different from the first account role, for establishing multiple different roles for the customer identified by the first customer ID with respect to the account ID identified by the first account ID (col. 10, lines 35-50, which discloses that the same person may be insured on a single case both as a participant and as a dependent); and

a fourth account role for the second customer data object, for establishing multiple different customer IDs, the first customer ID and the second customer ID, with different roles with respect to the second account ID (col. 10, lines 35-50, which discloses that the same person may be insured on a single case both as a participant and as a dependent),

(f) providing a second entity class for establishing:

relationships between the risk data objects, the account data objects the customer data objects, the product data objects and the service data objects (see fig. 2, which discloses establishing relationship among data objects);

(g) providing a program entity class that establishes relationships between the service data objects, the product data objects and the risk data objects (col. 2, lines 35-45, which discloses program modules; col. 22, lines 15-30, which discloses program modules connected to single group insurance relational database ...which contains all of the data concerning each account or case and is structured in relational database model....);

wherein the risk data objects define risk factors associated with addressing risks to customers and accounts, comprising risk factors addressed by products; and risk factors addressed by services;

wherein the account entity class, the customer entity class, the account involvement entity class, the account involvements, and the account role entity class are established to form multiple concise account level decision relationships used to construct multiple concise account level decision queries used to perform account level decision analysis (see fig. 2, which discloses entity relationship model; col. 2, lines 50-65, which discloses that the relationships between entities are also identified and documented in the table format and entered into entity-to-entity relationship tables; col. 3, lines 5-15, which discloses that the entities and relationships are then analyzed so as to produce a second level model); and

(b) logic operable to execute the multiple concise account level decision queries (col. 3, lines 5-15, which discloses that the entities and relationships are then analyzed so as to produce a second level model).

28. What Bosco et al does not explicitly disclose:

(e) providing a first entity class for establishing:

multiple risk data objects;

multiple product data Objects; and

multiple service data objects;

(f) providing a second entity class for establishing:

wherein the risk data objects define risk factors associated with addressing risks to customers and accounts, comprising risk factors addressed by products; and risk factors addressed by services

29. Hele et al discloses:

providing a first entity class for establishing:

multiple risk data objects (see fig. 7; 0061, which discloses user risk; 0080, which discloses risk associated with insuring a particular user; 00083 which discloses risk in determination of premium);

multiple product data Objects (see fig. 7; 0061, which discloses user risk; 0080, which discloses risk associated with insuring a particular user; 00083 which discloses risk in determination of premium); and

multiple service data objects (see fig. 7; 0061, which discloses user risk; 0080, which discloses risk associated with insuring a particular user; 00083

which discloses risk in determination of premium);

providing a second entity class for establishing:

wherein the risk data objects define risk factors associated with addressing risks to customers and accounts, comprising risk factors addressed by products; and risk factors addressed by services (see fig. 7; 0061, which discloses user risk; 0080, which discloses risk associated with insuring a particular user; 00083 which discloses risk in determination of premium).

30. Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the method, wherein the an account role entity class for establishing an account role entity that defines: a first account role for the first data object; and a second account role for the first customer data object different from the first account role, for establishing multiple different roles for a customer identified by the customer ID with respect to multiple different accounts identified by the account IDs along with the risk associated in view of the teachings of Bosco et al and Hele respectively since the claimed invention is merely a combination of old and known elements and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable.

31. As per **claim 27**, both Dimitrios et al and Bosco et al failed to explicitly disclose the method, further comprising:

providing an entity for storing risk information that defines risk factors related to any one of the account data objects, the customer data objects, the product data objects or the service data objects, comprising:

risk trends; risk exposures; risk assessments; and risk capacity.

Hele discloses the method, further comprising:

providing an entity for storing risk information that defines risk factors related to any one of the account data objects, the customer data objects, the product data objects or the service data objects, comprising:

risk trends; risk exposures; risk assessments; and risk capacity (0061, which discloses user risk; 0080, which discloses risk associated with insuring a particular user; 00083 which discloses risk in determination of premium).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the method, comprising risk trends; risk exposures; risk assessments; and risk capacity in view of the teachings of Hele because so that the risk associated with the account may be ascertained.

32. As per **claim 29**, both Dimitrios et al and Bosco et al failed to explicitly disclose the method further comprising:

providing an entity class that establishes relationships between the account data objects, the customer data objects and the risk data objects, wherein the risk data objects define risk factors, comprising:

risk factors relevant to minimizing risk for accounts; and
risk factors relevant to minimizing risk for customers.

Hele disclose the method further comprising:

providing an entity class that establishes relationships between the account data objects, the customer data objects and the risk data objects, wherein the risk data objects define risk factors, comprising:

risk factors relevant to minimizing risk for accounts (0061, which discloses user risk; 0080, which discloses risk associated with insuring a particular user; 00083 which discloses risk in determination of premium); and

risk factors relevant to minimizing risk for customers (0061, which discloses user risk; 0080, which discloses risk associated with insuring a particular user; 00083 which discloses risk in determination of premium).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the method, comprising risk factors relevant to accounts; and risk factors relevant to customers in view of the teachings of Hele because so that the risk associated with the account may be ascertained.

33. As per **claim 30**, both Dimitrios et al and Bosco et al failed to explicitly disclose the method, wherein at least one relationship between the customer data objects and the risk data objects defines multiple risk factors.

Moore et al discloses the method, wherein at least one relationship between the customer data objects and the risk data objects defines multiple risk factors (see fig. 7; 0061, which discloses user risk; 0080, which discloses risk associated with insuring a particular user; 00083 which discloses risk in determination of premium).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the method, wherein at least one relationship between the customer data objects and the risk data objects defines multiple risk factors in view of the teachings of Hele because so that the risk associated with the account may be ascertained.

34. As per **claim 31**, both Dimitrios et al and Bosco failed to explicitly disclose the method, further comprising:

providing a program entity class that establishes relationships between the service data objects, the product data objects and the risk data objects, wherein the risk data objects define risk factors, comprising:

risk factors addressed by products; and

risk factors addressed by services.

Hele discloses the method, further comprising:

providing a program entity class that establishes relationships between the service data objects, the product data objects and the risk data objects, wherein the risk data objects define risk factors, comprising:

risk factors addressed by products (0061, which discloses user risk; 0080, which discloses risk associated with insuring a particular user; 00083 which discloses risk in determination of premium; 0087, which discloses risk sensitive activities); and

risk factors addressed by services (0061, which discloses user risk; 0080, which discloses risk associated with insuring a particular user; 00083 which discloses risk in determination of premium; 0087, which discloses risk sensitive activities)

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Dimitrios et al and incorporate the method, comprising risk factors addressed by products; and risk factors addressed by services in view of the teachings of Hele because so that the risk associated with the account may be ascertained.

Response to Arguments

35. Applicant's arguments with respect to claims 1-12, 14, 16-27, and 29-31 have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

36. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

37. A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

38. **Examiner's Note:** Examiner has cited particular columns and line numbers in the references as applied to the claims below for the convenience of the applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested that the applicant, in preparing the responses, fully consider the references in entirety as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the examiner.

39. Any inquiry concerning this communication or earlier communications from the examiner should be directed to **Charles C.L. Agwumezie** whose number is **(571) 272-6838**. The examiner can normally be reached on Monday – Friday 8:00 am – 5:00 pm.

40. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, **Andrew Fischer** can be reached on **(571) 272 – 6779**.

Art Unit: 3621

41. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Charlie C Agwumezie
Examiner, Art Unit 3621
April 23, 2008

/ANDREW J. FISCHER/
Supervisory Patent Examiner, Art Unit 3621